

**Testimony Concerning HB 5443
Insurance Committee, March 3, 2016**

Debra Frost

CT Citizen, Dog owner, Dog foster and Concerned Animal Advocate

I would like to thank the Insurance Committee for the opportunity to express my support of HB 5443, An Act Concerning the use of Breed of Dog as an Underwriting Factor for Homeowners and Tenants.

I am writing to ask your support in eliminating dog breed restrictions as it relates to homeowners and renters insurance policies. There is a domino effect that occurs: Landlords won't allow certain breeds because they cannot insure their properties, tenants cannot lease properties with breed restrictions, and therefore we see overcrowding in shelters of the bully breed types of dogs. Thousands of shelter dogs are euthanized each year in Connecticut, and across the country, as adopters are not available.

I was raised in a home with a father who is an avid hunter – I have been around hunting dogs, a kennel environment, and dog events/shows my entire life. At one time we owned 17 dogs (including puppies). Fifty years later, I am currently a 2 dog house, and we work with a local rescue group to foster dogs. In the last year we have fostered a jack Russell terrier, a lab/boxer, a boxer/pit, and a pure pit. By far, the jack Russell terrier was the most difficult. Although my family had reservations over the pit and pit mixes, they were the sweetest disposition, and assimilated into the family the best. I do believe, and research shows, it is not the breed, it is how they are raised.

Thank you for giving me an opportunity to testify and I do hope you will strongly support this important piece of legislation.

Thank you,

Debra K Frost
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